

A photograph of the Rochester skyline at dusk, featuring several prominent skyscrapers and a bridge over the river. The sky is a mix of blue and purple hues, and the city lights are beginning to glow.

Your questions answered.

City of Rochester, State and Federal Response to COVID-19

Believe.



City of Rochester, NY
Lovely A. Warren, Mayor
Rochester City Council



NEW YORK IS ON PAUSE

- Non-essential business locations must close
 - Including: barbers, hair salons, tattoo parlors, nail salons; gyms; casinos; theaters; malls; bowling alleys
- Essential businesses that can remain open include: healthcare; childcare; grocery, convenience, hardware stores; pharmacies; restaurants (take-out & delivery); laundromats; gas stations; utility services
- For more information, visit: <https://esd.ny.gov/guidance-executive-order-2026>
- Report businesses violating state guidelines: (212) 416-8700 or Labor.Bureau@ag.ny.gov



CITY OF ROCHESTER SERVICES

- Police, Fire, Refuse & Recycling, and Water services continue
- Call 911 for police, fire or ambulance; 311 for all other City services
- City Facilities (except food distribution sites) closed to the public
- All City departments answer questions via phone and email
- Secure Drop Box at City Hall (Fitzhugh St. Entrance) for permit applications, payments or assessment grievances (do not leave cash in drop boxes)
- Payments can be made by mail
- All online services remain available - online transaction fees waived



CITY OF ROCHESTER SERVICES

- Public meetings and hearings postponed or held by teleconference or other method. See www.cityofrochester.gov/publicmeetings
- Civil Service testing postponed
- Rochester Animal Services open by appointment only. Call 428-7274
- City parks and the Rochester Public Market remain open
 - Social distancing and other health safety measures must be used
- City playgrounds, outdoor fitness equipment and athletic fields are closed
- Food distribution sites: www.cityofrochester.gov/coronavirus



UNEMPLOYMENT INSURANCE

- Applies to furloughed employees, freelance workers and self-employed individuals who do not typically qualify for unemployment benefits
 - Furloughed: Suspended without pay, but keep health insurance and other benefits
 - Laid Off: Loss of job but eligible to pay for COBRA health insurance
- NY State provides unemployment benefits for up to 26 weeks
 - \$104 to \$504 per week depending on your income
- Federal government provides an additional \$600 per week plus an extra 4 months of unemployment benefits paid through NY State



UNEMPLOYMENT INSURANCE

- ***Claim Benefits Immediately:*** 1-week waiting period suspended for applicants whose claims arise directly out of COVID-19 outbreak
- File online: applications.labor.ny.gov/individual or call 1-888-209-8124



PAID LEAVE – Federal Benefits

- Employers must offer both federal and NY State paid leave plans
 - Federal Paid Leave – Effective April 1 - December 31, 2020
 - Who is eligible?
 - Individuals with COVID-19
 - Individuals in quarantine
 - Individuals who are caring for a family member affected by the virus, including, a relative who has COVID-19 or who is subject to a government quarantine or has been advised by a doctor to self-quarantine
 - Individuals who are caring for children whose schools or day care centers have closed



PAID LEAVE – Federal Benefits

- Benefits depend upon employer size. All businesses must comply except:
 - If your employer has more than 500 employees they are exempt
 - If your employer has fewer than 50 employees, they can opt out of the sick leave payments by demonstrating that payments would put the business in danger of closing
- Self-employed and freelance workers are eligible for tax credits
- Federal FMLA leave expanded to include “public health emergency leave,” entitling employees to use FMLA leave if they meet the COVID-19 eligibility requirements



PAID LEAVE – Federal Benefits

- How do federal paid leave benefits work?
- Paid by your employer
 - 2 weeks (80 hours) of paid sick leave for qualified workers who are ill, quarantined, or seeking medical care for COVID-19, paid at up to \$511 per day per employee
 - 2 weeks (80 hours) of paid sick leave for qualified workers who are caring for sick family members, paid at two-thirds of your normal pay, up to \$200 per day per employee
 - 12 weeks of paid leave to people caring for kids whose schools are closed or whose child provider is unavailable because of COVID-19. This is paid at two-thirds of your normal pay, up to \$200 per day per employee



PAID LEAVE – State Benefits

- NY State Paid Leave – Effective March 18, 2020
- Who is eligible?
 - Taxpayers subject to a mandatory or precautionary order of quarantine or isolation issued by New York State, the department of health, local board of health, or any governmental entity duly authorized to issue such order due to COVID-19
- How do NY's emergency paid leave provisions work?
 - Notify your employer, who will process the benefits through your employer's insurance carrier



PAID LEAVE – State Benefits

- Small employers: 10 or fewer employees and net income of less than \$1 million:
 - No emergency paid sick leave
 - Immediately eligible for additional paid leave (PL) and Temporary Disability Insurance (TDI) benefits
 - PL coverage provides up to 60% of your pay, for a maximum weekly benefit of \$840.70.
 - Disability benefits cover the rest, to match your full wages, up to a maximum weekly disability benefit of \$2,043.92
 - Maximum combined PL and disability benefits are \$2,884.62 per week
- Medium employers: 11-99 employees or with 10 or fewer employees and a net income of greater than \$1 million:
 - At least 5 days of paid sick leave
 - Following paid sick leave, eligible PL and TDI benefits
- Large employers and Government: 100 or more employees, as well as public employees:
 - Minimum of 14 days of paid sick leave



ADDITIONAL FINANCIAL ASSISTANCE

- Direct monetary payments to taxpayers:
 - Individuals earning \$75,000 or less receive \$1,200
 - Married couples earning up to \$150,000 receive \$2,400
 - Individuals earning between \$75,000-\$99,000 and married couples earning between \$150,000-\$198,000 receive decreased amount.
 - Individuals and couples with children age 17 and under receive an additional \$500 per child
 - Individuals earning over \$99,000 and married couples earning over \$198,000 do not qualify



ADDITIONAL FINANCIAL ASSISTANCE

- Bank fees waived. For 90 days beginning March 24, 2020, if a taxpayer can demonstrate financial hardship as a result of the COVID-19 pandemic, all New York regulated banking institutions are required to waive:
 - ATM fees
 - Overdraft fees
 - Credit card late payment fees
 - Contact your bank for more information regarding eligibility
- Tax filing deadline extended to July 15, 2020



ADDITIONAL FINANCIAL ASSISTANCE

- Waiver of Penalties for Loans from Retirement Plans
 - The existing 10% penalty for early withdrawals from qualified retirement plans is waived for withdrawals up to \$100,000
 - For loans taken from qualified employer plans, the maximum loan amounts have increased depending upon your plan
 - Withdrawals from retirement plans can be repaid over a period of 3 years, with income from the withdrawals spread out over the same 3 year period
 - For more information, talk to your employer or your retirement consultant



ADDITIONAL FINANCIAL ASSISTANCE

- Student Loans and Medical Debt
 - New York State is temporarily halting collection of student loan and medical debt until at least April 15, 2020. At that time, the state will reassess and possibly extend the timeframe for the delay in debt collection. This applies to people who have debt owed to the state, such as to SUNY campuses.
 - Interest will not accrue and fees won't be collected while the collection of debt is suspended
 - The Attorney General's Office will also accept applications for a suspension of all other types of debt owed to the state. The application can be found at: ag.ny.gov/covid-19-debt-suspension-application or call 1-800-771-7755
 - Federal student loan payments suspended through September 30, 2020



ADDITIONAL FINANCIAL ASSISTANCE

- Local Financial Relief and Support
 - The March 31, 2020 deadline to pay the 4th installment of City of Rochester real property taxes is extended, interest and penalty free, to April 30, 2020
 - Fees for City parking garages and meters are waived for the duration of the Mayor's March 27, 2020 Local Emergency Order
 - The City's Office of Community Wealth Building's Financial Empowerment Centers program offers free, professional financial counseling and coaching. Residents can work with counselors on a range of activities like budgeting, restructuring debt, and learning more about loan deferment options. Call (585) 252-7110

RESIDENTIAL AND COMMERCIAL PROPERTY PROTECTIONS



- Evictions
 - No evictions can take place until mid-June
 - Rent is still due
- Mortgages
 - Mortgage payments can be suspended for 90 days from their due date based on financial hardship; payments are still due, just at a later date
 - Late payment fees and online payment fees are waived until mid-June
 - Late payments won't be reported to credit agencies
 - No foreclosures can take place until mid-June

RESIDENTIAL AND COMMERCIAL PROPERTY PROTECTIONS



- Utilities
 - Utilities, specifically gas and electric, will not be shut off due to non-payment
 - Payment is still due
 - NY State has asked utility companies to postpone rate increases for customers
 - RG&E suspending late payment fees
 - RG&E suspending inside meter readings and shifting to estimated usage or customer reported readings. Customers are encouraged to submit meter readings through the companies' mobile app
- Some internet service providers have committed to not shutting off service
 - Spectrum will not terminate their internet, tv or voice service or charge late fees for residential or small business customers who face difficult economic circumstances related to COVID-19

RESIDENTIAL AND COMMERCIAL PROPERTY PROTECTIONS



- Emergency Repairs
 - For Rochester homeowners who can't afford to repair or replace a furnace, boiler or hot water tank, the City's Department of Neighborhood and Business Development (NBD) offers grants through the Emergency Assistance Repair Program
- Visit www.cityofrochester.gov/HomeRepairGrants



HEALTH CARE

- COVID-19 Emotional Support Hotline: 1-844-863-9314 for mental health counseling
- Testing for COVID-19 is free for all eligible New Yorkers as ordered by a health care provider
- Telehealth should be utilized by patients and providers; patients should contact their provider
 - University of Rochester Medical Center telehealth: 1-888-928-0011
- New Yorkers without health insurance:
 - Apply for a health plan through NY State of Health
 - If you recently lost employer coverage, you must apply within 60 days of losing that coverage
 - Because of loss of income, New Yorkers may also be eligible for Medicaid, the Essential Plan or Child Health Plus
 - Visit nystateofhealth.ny.gov for more information



HEALTH CARE

- All adult day health care programs are temporarily closed
- Home health care services may continue, but providers should follow precautionary guidance from the NYS Dept. of Health
- Visitation, aside from essential care providers, is suspended for all hospitals and care facilities, including those for individuals with developmental disabilities. Essential care providers are:
 - A parent/guardian of a minor child
 - A care taker of a person with developmental disabilities
 - One person to accompany a woman in labor
 - All people accompanying individuals seeking care need to be symptom free



HEALTH CARE

- Medicaid Enrollees
 - Telehealth: Face-to-face requirements for Medicaid enrollees and providers have been waived
 - Payment: NYS Medicaid will cover services including testing for COVID-19 and for physician, clinic, and emergency visits without copays for members when the purpose of the visit is testing for COVID-19
 - Transportation: Waiver of 72-hour rule for urgent trips for COVID-19 related symptoms; Waiver of Form 2015 for taxi level trips when symptomatic or exposed to COVID-19



MATILDA'S LAW

All residents over 70 year old and persons with compromised immune systems must:

- Remain indoors, except for solitary exercise
- Pre-screen all visitors by temperature
- Wear a mask in the company of others
- Stay 6 feet away
- Avoid public transportation unless absolutely necessary



PUBLIC GATHERINGS

- Non-essential gatherings of individuals of any size for any reason (e.g. parties, celebrations, or other social events) are cancelled or postponed
- Presidential primary rescheduled to June 23, 2020



COVID-19 Scams to Watch Out For

- Scammers selling and marketing products as treatments or cures for coronavirus
- Businesses charging excessive prices for hand sanitizers, disinfectants, etc.
- Phone calls claiming to be state or federal government representatives and requesting bank information in order to obtain state or federal funding or assistance
- Report these to NYS Office of Attorney General at (212) 416-8700 or Labor.Bureau@ag.ny.gov



SMALL BUSINESS ASSISTANCE

- Kiva Rochester is providing expanded access to interest-free loans
 - Maximum loan of \$15,000
 - New borrowers do not begin repayment for 6 months
 - To learn more: www.cityofrochester.gov/kiva
- City of Rochester Business Emergency Retention Grant Program
 - Average grant awards of \$2,000 to Rochester businesses to be used for working capital, including payroll, insurance, utility expenses, inventory, and similar short-term debt and operating expenses
 - The grant application is available at: cityofrochester.gov/businessresources



SMALL BUSINESS ASSISTANCE

- Monroe County Emergency Small Business Support Program
 - Interest-free loans of up to \$10,000 for businesses with 50 or fewer full-time employees
 - More information available at: www2.monroecounty.gov/economic2-index.php#IncentivePrograms
- U.S. Small Business Administration Economic Injury Disaster Loans
 - Low interest loans for business impacted by COVID-19
 - Maximum loan amount is \$2 million
 - The SBA is also offering bridge loans of up to \$25,000 while small businesses apply for and await long-term financing
 - The federal government approved an additional \$350 billion to guarantee loans for small businesses
 - More information available at: sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources